

Information to identify the case:

Debtor 1 Joelison Dominguez-Martinez
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7430**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-27638-VFP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joelison Dominguez-Martinez

12/15/16

By the court: Vincent E. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joelison Dominguez-Martinez
 Debtor

Case No. 16-27638-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Dec 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2016.

db	+Joelison Dominguez-Martinez, 470-472 E. 37th Street, Paterson, NJ 07504-1725
cr	+Diane Sparno, Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438
516391841	+CITIBANK/BEST BUY, CENTRALIZED BANKRUPTCY/CITICORP CREDIT S, PO BOX 790040, ST LOUIS, MO 63179-0040
516391845	+FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
516391849	+Juliana Dominguez, 240 Trenton Avenue, Paterson, NJ 07503-1529
516391853	+VALLEY NATIONAL BANK M, 1460 VALLEY RD, WAYNE, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2016 23:28:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 15 2016 23:28:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516391833	+EDI: AMEREXPR.COM Dec 15 2016 23:03:00 AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
516391835	+EDI: BANKAMER.COM Dec 15 2016 23:03:00 BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012
516391837	+EDI: CAPITALONE.COM Dec 15 2016 23:03:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
516391838	+EDI: CAUT.COM Dec 15 2016 23:03:00 CHASE AUTO FINANCE, NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS AZ1-1191, PHOENIX, AZ 85004-1071
516391840	+EDI: CHASE.COM Dec 15 2016 23:03:00 CHASE CARD SERVICES, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298
516391842	EDI: WFNNB.COM Dec 15 2016 23:03:00 COMENITY BANK/EXPRESS, PO BOX 18215, COLUMBUS, OH 43218
516391836	+EDI: CAPITALONE.COM Dec 15 2016 23:03:00 Capital 1 Bank/Best Buy, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
516391843	+EDI: DISCOVER.COM Dec 15 2016 23:03:00 DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
516391844	+E-mail/Text: bankruptcy.bnc@ditech.com Dec 15 2016 23:27:46 DITECH, ATTN: BANKRUPTCY, PO BOX 6172, RAPID CITY, SD 57709-6172
516391850	+E-mail/Text: bk@lendingclub.com Dec 15 2016 23:29:02 LENDING CLUB CORP, 71 STEVENSON ST, SUITE 300, SAN FRANCISCO, CA 94105-2985
516391852	+EDI: RMSC.COM Dec 15 2016 23:03:00 SYNCHRONY BANK/HOME DESIGN, PO BOX 965064, ORLANDO, FL 32896-5064
516392581	EDI: RMSC.COM Dec 15 2016 23:03:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516391834*	+AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
516391839*	+CHASE AUTO FINANCE, NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS AZ1-1191, PHOENIX, AZ 85004-1071
516391846*	+FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
516391847*	+FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
516391848*	+FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
516391851*	+LENDING CLUB CORP, 71 STEVENSON ST, SUITE 300, SAN FRANCISCO, CA 94105-2985

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Dec 15, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,
dvb@trustesolutions.net;pbellina@outlook.com
Russell L. Low on behalf of Debtor Joelison Dominguez-Martinez rbear611@aol.com,
lowlaw505@gmail.com

TOTAL: 4